#### Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 1 of 71

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your	Guillermo First name  Eustaquia Middle name  Sanchez Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years. Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1028		

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 2 of 71 Case number (if known)

Debtor 1 Guillermo Eustaquia Sanchez

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)
	doing business as names	EINs	EINs
5.	Where you live	6424 S. California Ave	If Debtor 2 lives at a different address:
		Chicago, IL 60629  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:	Check one:  Over the last 180 days before filing this petition, I
	Sum uptoy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 12/07/17 18:56:41 Desc Main Page 3 of 71 Case 17-36434 Doc 1 Filed 12/07/17 Document

Debtor 1 Guillermo Eustaquia Sanchez

Case number (if known)

•ar	t 2: Tell the Court About	Your B	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> page 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Filing ate box.	g for Bankruptcy	
	choosing to file under	☐ Chapter 7						
		□ с	hapter 11					
		□ с	hapter 12					
		■ C	hapter 13					
3.	How you will pay the fee	•	about how yo	by the entire fee when I file my petition. Please check with the clerk's office in your local court for more details how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with printed address.				
					allments. If you choose this op s (Official Form 103A).	tion, sign and attach the Application for I	Individuals to Pay	
			but is not req	uired to, waive y	our fee, and may do so only if	ion only if you are filing for Chapter 7. By your income is less than 150% of the offi in installments). If you choose this optio	cial poverty line that	
						fficial Form 103B) and file it with your pet		
).	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Ye						
			District	-	When			
			District		When	Case number		
			District	-	When	Case number		
10.	Are any bankruptcy	■ No	)					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	☐ Ye	es.					
	affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to I	ine 12.				
		☐ Ye	es. Has yo	our landlord obta	ined an eviction judgment agai	nst you?		
				No. Go to line	12.			
				Yes. Fill out <i>Ini</i> bankruptcy pet		n Judgment Against You (Form 101A) an	nd file it with this	

Debtor 1 Guillermo Eustaquia Sanchez

Document Page 4 of 71

Case number (if known)

Part	Report About Any Bu	sinesses	You Own	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIP Code		
	it to this petition.		Check	the appropriate box to describe your business:		
				Health Care Business (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as defined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as defined in 11 U.S.C. § 101(6))		
				None of the above		
If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance shee operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, following the properties of the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, following the properties of the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, following the properties of the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, following the properties of the court must know whether you are a small business debtor so that it can deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance sheet operations.				dicate that you are a small business debtor, you must attach your most recent balance sheet, state ow statement, and federal income tax return or if any of these documents do not exist, follow the pr	ement of	
	For a definition of small	No.	I am r	ot filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am f	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankrupto	cy Code.	
Part	4: Report if You Own or	Have Anv	Hazardo	us Property or Any Property That Needs Immediate Attention		
	Do you own or have any			,,,,		
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	he hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?  Number, Street, City, State & Zip Code		

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 5 of 71

Debtor 1 Guillermo Eustaquia Sanchez

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Guillermo Eustaquia Sanchez

Document Page 6 of 71

Case number (if known)

Par	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily constinuity individual primarily for a personal		ned in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		ness debts? Business debts are debts then to through the operation of the business.				
			□ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe	that are not consumer debts or business	s debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. 0	Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.		you estimate that after any exempt properble to distribute to unsecured creditors?	erty is excluded and administrative expenses			
	administrative expenses		□ No					
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	<b>1</b> -49		□ 1,000-5,000	□ 25,001-50,000			
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	<u></u> 50,001-100,000			
		☐ 100-1		□ 10,001-25,000	☐ More than100,000			
		□ 200-9	<del></del>					
19.	How much do you estimate your assets to	□ \$0 - \$	· ·	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		001 - \$100,000	☐ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion			
			001 - \$500,000	□ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million □ More than \$50 billion				
		□ \$500,	001 - \$1 million	□ \$100,000,001 - \$300 Hillion	Li More than \$50 billion			
Par	7: Sign Below							
For	you	I have ex	amined this petition, and I declare	e under penalty of perjury that the inform	nation provided is true and correct.			
				m aware that I may proceed, if eligible, favailable under each chapter, and I cho	under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			an attorney to help me fill out this					
		I request	relief in accordance with the chap	oter of title 11, United States Code, spec	cified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
			ermo Eustaquia Sanchez	Cionatura of Daltas				
			no Eustaquia Sanchez e of Debtor 1	Signature of Debtor	2			
		Executed	on November 26, 2017	Executed on				
			MM / DD / YYYY		/ DD / YYYY			

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 7 of 71

Debtor 1 Guillermo Eustaquia Sanchez

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Case number (if known)

/s/ S.M.deRath, Esq.	Date	November 26, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
S.M.deRath, Esq.		
Printed name		
Attorney S.M.de Rath, Esq.		
Firm name		
233 S. Wacker Dr, 84th FL		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone 312-283-8606	Email address	
6206809		
Bar number & State		

#### Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 8 of 71 Document

Fill in this information to identify your case:		
United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under: ☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12 ■ Chapter 13	☐ Check if this an amended filing

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519   Isl Guillermo Eustaquia Sanchez  Signature of Debtor 1				
	Guillermo Eustaquia Sanchez Signature of Debtor 2 Signature of Debtor 1				
	Executed on   November 26, 2017   Executed on				

Page 9 of 71 Document Fill in this information to identify your case: Debtor 1 Guillermo Eustaquia Sanchez Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	84,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	30,800.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	114,800.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	50,077.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	51,721.67
	Your total liabilities	\$	101,798.67
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,371.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	717.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Entered 12/07/17 18:56:41 Desc Main Case 17-36434 Doc 1 Filed 12/07/17 Page 10 of 71
Case number (if known) Document

Debtor 1 Guillermo Eustaquia Sanchez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

0.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Port A on Cohodula E/E comusto following.	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	(	Case 17-36434	Doc 1	Filed 12/07/17 Document	Entered 12/07/1	7 18:56:4	1 Des	c Mair	ı
illi	in this inf	ormation to identify yo	ur case and						
Deb	otor 1	Guillermo Eus	taquia San	chez					
		First Name		ddle Name	Last Name				
	otor 2 use, if filing)	First Name	Mid	ddle Name	Last Name				
Uni	ted States	Bankruptcy Court for the	e: NORTHE	ERN DISTRICT OF ILLI	NOIS				
Cas	se number	-			_		I		ck if this is an
SC n ea hink nfor	cheduch categor	<ul> <li>Be as complete and acc nore space is needed, atta</li> </ul>	ribe items. Lis	ible. If two married peopl	an asset fits in more than one e are filing together, both are e top of any additional pages	equally respon	sible for sup	plying co	rrect
Part	1: Descr	ibe Each Residence, Build	ling, Land, or	Other Real Estate You Ov	wn or Have an Interest In				
. D	o you own	or have any legal or equit	able interest ir	n any residence, building	, land, or similar property?				
	No. Go to	Part 2							
	Yes. Whe	ere is the property?							
1.1	0404.0	0-1161-		What is the propert	y? Check all that apply				
	6424 S. California  Street address, if available, or other description		Single-family home  Duplex or multi-unit building  Condominium or cooperative		the amount of	onot deduct secured claims or exemptions. Put e amount of any secured claims on Schedule Da editors Who Have Claims Secured by Property.		Schedule D:	
	Chicag	o IL 6	0629	<ul><li>☐ Manufactured</li><li>☐ Land</li></ul>	or mobile home	Current value entire proper		Current v	value of the ou own?
	City	State	ZIP Code	☐ Investment pr	roperty	\$84	,000.00		\$84,000.00
				☐ Timeshare ☐ Other		Describe the			
				Who has an interes	t in the property? Check one	a life estate),		ncy by the	entireties, or
				■ Debtor 1 only □ Debtor 2 only					
	County			Debtor 1 and		<u>.</u>			
				_	f the debtors and another	Check if (see instru	this is comn ctions)	nunity pro	perty
					ou wish to add about this iten	n, such as loca	I		
					edroom bungalow				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$84,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 17-36434

Doc 1

Filed 12/07/17

Entered 12/07/17 18:56:41

Desc Main

Page 13 of 71

Case number (if known) Document Debtor 1 Guillermo Eustaguia Sanchez 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$200.00 Clothes: attire for self 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,400.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$500.00 **Checking Account: bank of america** 17.1. \$800.00 Savings Account: bank of america 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Official Form 106A/B Schedule A/B: Property page 3

Case 17-36434

Doc 1

Filed 12/07/17

Entered 12/07/17 18:56:41

Desc Main

Entered 12/07/17 18:56:41 Desc Main Filed 12/07/17 Case 17-36434 Doc 1

Name of entity:

% of ownership:

Page 14 of 71

Case number (if known) Document Debtor 1 **Guillermo Eustaquia Sanchez** 

	Non-negotiable instruments are to No □ Yes. Give specific information a Issu	personal checks, cashiers' of those you cannot transfer to about them uer name:	and non-negotiable instruments checks, promissory notes, and money orders. o someone by signing or delivering them.	
<b>∠</b> 1.	<ul> <li>Retirement or pension account Examples: Interests in IRA, ERIS</li> <li>■ No</li> <li>□ Yes. List each account separate</li> </ul>	SA, Keogh, 401(k), 403(b), t	thrift savings accounts, or other pension or profit-sharing plans	S
	Type o	of account:	Institution name:	
22.		s you have made so that yo	ou may continue service or use from a company utilities (electric, gas, water), telecommunications companies,	or others
	☐ Yes		Institution name or individual:	
23.	Annuities (A contract for a period	dic payment of money to yo	ou, either for life or for a number of years)	
		e and description.		
24.	26 U.S.C. §§ 530(b)(1), 529A(b), a ■ No	and 529(b)(1).	d ABLE program, or under a qualified state tuition program	n.
	Yes Institution n	name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):	
25.	<ul><li>Trusts, equitable or future inter</li><li>No</li><li>□ Yes. Give specific information at the content of the content o</li></ul>		an anything listed in line 1), and rights or powers exercise	able for your benefit
26.	Patents, copyrights, trademarks Examples: Internet domain name ■ No □ Yes. Give specific information	es, websites, proceeds from	er intellectual property n royalties and licensing agreements	
27.	Licenses, franchises, and other Examples: Building permits, excl		e association holdings, liquor licenses, professional licenses	
	☐ Yes. Give specific information	about them		
M	oney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you ■ No			
	☐ Yes. Give specific information a	about them, including wheth	ner you already filed the returns and the tax years	
29	Family support  Examples: Past due or lump sum  No  ☐ Yes. Give specific information		child support, maintenance, divorce settlement, property settl	lement
30.		lity insurance payments, di s you made to someone els	sability benefits, sick pay, vacation pay, workers' compensati se	on, Social Security

		Case 17-3643	34 Doc 1	Filed 12/07/17 Document	Entered 12/07/17 18:56:41 Page 15 of 71	Desc Main
Deb	otor 1	Guillermo Eustaq	uia Sanchez	Document	Case number (if known)	
_		ts in insurance policionales: Health, disability, c		health savings account (	HSA); credit, homeowner's, or renter's insurar	nce
	Yes. N		mpany of each բ Company name:	policy and list its value.	Beneficiary:	Surrender or refund value:
			nsurance: life amily membe	insurance - benefici rs	ary	\$27,000.0
•	If you a someon		living trust, expe	n someone who has die ct proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because
	<i>Examp</i> ■ No		ment disputes, ir	you have filed a lawsuinsurance claims, or rights	it or made a demand for payment s to sue	
	No	ontingent and unliqu		f every nature, includin	g counterclaims of the debtor and rights to	set off claims
	No	ancial assets you did	-	t		
36.					ny entries for pages you have attached	\$28,300.00
Part	5: Des	scribe Any Business-Rel	ated Property You	u Own or Have an Interest	In. List any real estate in Part 1.	
	No. Go	own or have any legal or to Part 6. o to line 38.	equitable interest	in any business-related p	roperty?	
Part		scribe Any Farm- and Co ou own or have an interest		-Related Property You Ow in Part 1.	n or Have an Interest In.	
46.	_ ′	own or have any lega	al or equitable i	nterest in any farm- or o	commercial fishing-related property?	
	_	Go to line 47.				
Part	7:	Describe All Property	ou Own or Have	an Interest in That You Dic	d Not List Above	
	<i>Examp</i> ■ No	have other property of these Season tickets, co	untry club memb			
	☐ Yes. (	Give specific information	n			

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Case 17-36434 Doc 1

Page 16 of 71
Case number (if known) Document Debtor 1 **Guillermo Eustaquia Sanchez** 

Camerine Lactacata Carrente		'	
8: List the Totals of Each Part of this Form			
Part 1: Total real estate, line 2			\$84,000.00
Part 2: Total vehicles, line 5	\$1,100.00		
Part 3: Total personal and household items, line 15	\$1,400.00		
Part 4: Total financial assets, line 36	\$28,300.00		
Part 5: Total business-related property, line 45	\$0.00		
Part 6: Total farm- and fishing-related property, line 52	\$0.00		
Part 7: Total other property not listed, line 54 +	\$0.00		
Total personal property. Add lines 56 through 61	\$30,800.00	Copy personal property total	\$30,800.00
Total of all property on Schedule A/B. Add line 55 + line 62			\$114,800.00
	Part 1: Total real estate, line 2	Part 1: Total real estate, line 2	Part 1: Total real estate, line 2

Official Form 106A/B Schedule A/B: Property page 6

		I A A A I II I I I			
Fill in this infor	mation to identify your	case:			
Debtor 1	Guillermo Eustad	uia Sanchez			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is ar amended filing	1

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
6424 S. California Chicago, IL 60629 Residence: 2 bedroom bungalow	\$84,000.00	•	\$15,000.00	735 ILCS 5/12-901	
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2001 Chevrolet Malibu 58000 miles Vehicle:	\$1,100.00		\$1,100.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
Debtor's miscellaneous furniture and household goods of debtor, in	\$800.00		\$800.00	735 ILCS 5/12-1001(b)	
debtor's possession, Line from <i>Schedule A/B</i> : <b>6.1</b>			100% of fair market value, up to any applicable statutory limit		
Debtor's misc household kitchen appliances	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit		
Electronics: 1-40in flat tv	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line from Conseque (VD. 111			100% of fair market value, up to any applicable statutory limit		

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 18 of 71 Case number (if known)

Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption and the company of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption you claim Specific laws that allows the young that you can be also y

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che			
	Clothes: attire for self Line from Schedule A/B: 11.1	\$200.00	•	\$200.00	735 ILCS 5/12-1001(a)	
	Line IIIII Schedule PAD. 11.1			100% of fair market value, up to any applicable statutory limit		
	Checking Account: bank of america Line from Schedule A/B: 17.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
	Life from Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit		
	Savings Account: bank of america Line from Schedule A/B: 17.2	\$800.00		\$800.00	735 ILCS 5/12-1001(b)	
	Line non Schedule A/D. 17.2			100% of fair market value, up to any applicable statutory limit		
	Insurance: life insurance - beneficiary family members	\$27,000.00		\$27,000.00	215 ILCS 5/238	
	Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every	led on or after the date of adjustme	nt.)			
	■ No					
	☐ Yes. Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?	
	□ No					
	☐ Yes					

	00 17 00 10 1	Documen Documen	t Page 19	of 71		Tan i
Fill in this inform	nation to identify you	ır case:				
Debtor 1	Guillermo Eusta	aquia Sanchez				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
	okruptov Court for the	NORTHERN DISTRICT C	E II L INOIS			
United States Bar	hkruptcy Court for the:	NORTHERN DISTRICT C	I ILLINOIS			
Case number _						
(if known)						if this is an led filing
						ca ming
Official Form	106D					
Schedule	D: Creditors	Who Have Clain	ns Secured	by Property	y	12/15
		If two married people are filing to but, number the entries, and atta				
1. Do any creditors	have claims secured by	your property?				
☐ No. Check	this box and submit the	his form to the court with your	other schedules. Yo	u have nothing else to	o report on this form.	
Yes. Fill in	all of the information	below.				
Part 1: List All	I Secured Claims					
2. List all secured of	claims. If a creditor has r	more than one secured claim, list t	ne creditor separately	Column A	Column B	Column C
		a particular claim, list the other cr cal order according to the creditor'		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	·	Ğ		value of collateral.	claim	if any
2.1 Real Time Creditor's Name	Resolutions	Describe the property that sec 6424 S. California Chica		\$50,077.00	\$84,000.00	\$0.00
		Residence: 2 bedroom				
Attn: Bank		As of the date you file, the clai				
Po Box 36		apply.	III 13. Check all that			
Dallas, TX		Contingent				
Number, Street,	City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the del	bt? Check one.	Nature of lien. Check all that a	pply.			
■ Debtor 1 only		☐ An agreement you made (su	ch as mortgage or secu	ired		
Debtor 2 only		car loan)				
Debtor 1 and De	btor 2 only	☐ Statutory lien (such as tax lie	n, mechanic's lien)			
At least one of th	e debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla community del		☐ Other (including a right to off	set)			
	Opened 08/08 Last					
Date debt was incu		Last 4 digits of account	number 3769			
		-				
	=	olumn A on this page. Write that		\$50,07	7.00	
Write that numbe		the dollar value totals from all p	ages.	\$50,07	7.00	
Part 2: List Oth	ers to Be Notified fo	r a Debt That You Already L	isted			
<u> </u>		e notified about your bankrupto		Iroady listed in Part 1	For example, if a collect	tion agency is
trying to collect fro	m you for a debt you o	we to someone else, list the cre	ditor in Part 1, and the	en list the collection ag	gency here. Similarly, if y	you have more
	or any of the debts that not fill out or submit th	you listed in Part 1, list the add is page.	itional creditors here.	ii you do not have add	aitional persons to be no	nned for any
П						
	per, Street, City, State & 2  AMERICA	Zip Code	On which	n line in Part 1 did you ei	nter the creditor? 2.1	
PO BOX 3	_		Last 4 die	gits of account number _		
TAMPA, F				_	<del>_</del>	

		Document	Page 2	0 of 71	
Fill in this	information to identify your	case:			
Debtor 1	Guillermo Eustag	uia Sanchez			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS		
Case num	ber				
(if known)					Check if this is an
					amended filing
Official	Form 106E/F				
Schedi	ule E/F: Creditors W	ho Have Unsecured	Claims		12/15
Schedule G Schedule D eft. Attach t name and c	: Executory Contracts and Unexp : Creditors Who Have Claims Sec the Continuation Page to this pag ase number (if known).	oired Leases (Official Form 106G). Dured by Property. If more space is a ge. If you have no information to rep	o not include needed, copy	contracts on Schedule A/B: Property any creditors with partially secured on the Part you need, fill it out, number do not file that Part. On the top of any	claims that are listed in the entries in the boxes on the
Part 1:	List All of Your PRIORITY Ur				
`	rcreditors have priority unsecure Go to Part 2.	d claims against you?			
■ No.					
Part 2:	List All of Your NONPRIORIT	V Unsecured Claims			
☐ No.  ■ Yes  4. List all unsecu	of your nonpriority unsecured cl	art. Submit this form to the court with  aims in the alphabetical order of th y for each claim. For each claim listed	e creditor who	o holds each claim. If a creditor has my type of claim it is. Do not list claims alreathree nonpriority unsecured claims fill o	ady included in Part 1. If more
Fail 2.					Total claim
	ank Of America onpriority Creditor's Name	Last 4 digits of acc	ount number	9889	\$15,398.00
				Opened 04/09 Last Active	
	o Box 982238   Paso, TX 79998	When was the debt	incurred?	7/01/17	
	umber Street City State Zlp Code	As of the date you f	file, the claim i	is: Check all that apply	
W	ho incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and an		RITY unsecured	d claim:	
	Check if this claim is for a com				
	bt the claim subject to offset?	☐ Obligations arisin report as priority claim		aration agreement or divorce that you di	d not
	No			ng plans, and other similar debts	
	Yes	Other. Specify	•		
		- Other. Specify _			

Entered 12/07/17 18:56:41 Case 17-36434 Doc 1 Filed 12/07/17 Desc Main Page 21 of 71 Case number (if know) Document Debtor 1 Guillermo Eustaguia Sanchez 4.2 \$14,751.00 **Bank of America** Last 4 digits of account number 5785 Nonpriority Creditor's Name Date Opened: 04/10/2006 Last P.O. Box 851001 When was the debt incurred? Used: 06/21/2017 Dallas, TX 75285-1001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Chase Card** Last 4 digits of account number 5961 \$14,761.00 Nonpriority Creditor's Name Opened 06/99 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 07/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other, Specify 4.4 Citibank/Sears Last 4 digits of account number 2313 \$0.00 Nonpriority Creditor's Name Citicorp Credit Services/Attn: Opened 11/76 Last Active Centraliz When was the debt incurred? 3/10/00 Po Bopx 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 22 of 71

Debtor 1 Guillermo Eustaquia Sanchez Case number (if know) 4.5 \$0.00 City of Chicago Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue, Parking When was the debt incurred? Tick 333 S. State Street Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify for information Purposes ☐ Yes 4.6 Commonwealth Edison Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utilities for information purposes ☐ Yes 4.7 **Department of the Treasury** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Internal Revenue Service When was the debt incurred? P.O.Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify for Information Purposes

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 23 of 71
Case number (if know)

DCDIO	Guillerillo Eustaquia Salicilez		
4.8	Divison of Traffic Safety	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Accident Records Division 1340 N 9th St	When was the debt incurred?	
	Springfield, IL 62766-0001		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	Yes	Other. Specify	
4.9	Equifax Credit Information Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		
	Bankruptcy Department P.O Box 740241	When was the debt incurred?	
	Atlanta, GA 30374-0241		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify for notice information purposes only	
	165	Other. Specify	
4.1			<b>.</b>
0	Experian  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Bankruptcy Dept	When was the debt incurred?	
	P.O.Box 2002		
	Allen, TX 75013	As of the date year file the elements Observed all that such	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Uninquidated ☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the deptors and another ☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Πyes	Other Consider for notice information purposes only	

Entered 12/07/17 18:56:41 Desc Main Filed 12/07/17 Case 17-36434 Doc 1

Page 24 of 71 Case number (if know) Document Debtor 1 Guillermo Eustaquia Sanchez

	I Dept of Human Services	Last 4 digits of account number		\$0.00			
(	Nonpriority Creditor's Name 100 South Grand Ave East (800) 843-6154	When was the debt incurred?					
	Springfield, IL 62762  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply				
	Who incurred the debt? Check one.	• •					
ı	Debtor 1 only	☐ Contingent					
I	Debtor 2 only	☐ Unliquidated					
I	Debtor 1 and Debtor 2 only	☐ Disputed					
I	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	Check if this claim is for a community	Student loans					
	debt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
_	No	Debts to pension or profit-sharin	or plans, and other similar debts				
	■ No □ Yes	•					
<u>'</u>	□ res	Other. Specify					
- 1	I Dept of Transportation	Last 4 digits of account number		\$0.00			
 	Nonpriority Creditor's Name Div of Trans/ Crash Records Section 130 North 9th St	When was the debt incurred?					
	Springfield, IL 62766-0020	is: Check all that apply					
	Number Street City State Zlp Code  Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
_	Debtor 2 only	☐ Unliquidated					
_	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
_	☐ Check if this claim is for a community	☐ Student loans					
C	debt		aration agreement or divorce that you did not				
	s the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin					
	No						
ı	☐ Yes	Other. Specify notice purp	ooses				
	Lasalle National Ban	Last 4 digits of account number	6407	\$0.00			
;	3985 N Milwaukee Ave Chicago, IL 60641	When was the debt incurred?	Opened 02/06 Last Active 08/08				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
I	Debtor 1 only	☐ Contingent					
I	Debtor 2 only	☐ Unliquidated					
I	Debtor 1 and Debtor 2 only	☐ Disputed					
I	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
ı	No	Debts to pension or profit-sharing plans, and other similar debts					
I	☐ Yes	Other. Specify Real Estate					

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41

Desc Main Document Page 25 of 71 Case number (if know) Debtor 1 Guillermo Eustaquia Sanchez Linebarger Goggan Blair & 4.1 \$300.00 Sampson Last 4 digits of account number Nonpriority Creditor's Name Attorneys at Law When was the debt incurred? P O Box 06152 Chicago, IL 60606-0152 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No Collection for City of Chicago for parking ■ Other. Specify violations ☐ Yes 4.1 mira med revenue group 4435 \$4,068.79 Last 4 digits of account number Nonpriority Creditor's Name P.O.Box 77000 When was the debt incurred? 11/10/2014 Detroit, MI 48277-0304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical bills ☐ Yes 4.1 \$0.00 **Nicor Gas** Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Dept POB 2020** Aurora, IL 60507-0310 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only □ Disputed

debt

■ No

☐ Yes

Type of NONPRIORITY unsecured claim:

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Utilities - for information purposes

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Filed 12/07/17 Entered 12/07/17 19:56:41

Northwestern Medical	Last 4 digits of account number	0035	\$443.74
Nonpriority Creditor's Name 28155 Netwoek Place Chicago, IL 60673-1281	When was the debt incurred?	11/15/2014	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify		
Northwestern Medical	Last 4 digits of account number	6042	\$977.6
Nonpriority Creditor's Name 28155 Network Place	When was the debt incurred?	03/11/2012	
Chicago, IL 60673-1281  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		
Peoples Gas	Last 4 digits of account number		\$0.0
Nonpriority Creditor's Name			• • • •
	When was the debt incurred?		
Chicago, IL 60687-0001  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	Cross an anatappy	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	

■ No

☐ Yes

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify utilities - for information purposes

Entered 12/07/17 18:56:41 Case 17-36434 Doc 1 Filed 12/07/17 Desc Main

Page 27 of 71 Case number (if know) Document Debtor 1 Guillermo Eustaquia Sanchez 4.2 **RMP** 7780 \$1,021.53 Last 4 digits of account number 0 Nonpriority Creditor's Name P.O. box 1022 When was the debt incurred? 03/10/2013 Wixom, MI 48393-1022 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Ambulance ride to hospital ☐ Yes 4.2 Secretary of State \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Drivers Services Depart, Traffic V** When was the debt incurred? 2701 S. Dirksen Pwy Springfield, IL 62723-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify for Information Purposes ☐ Yes 4.2 State of Illinois \$0.00 2 Last 4 digits of account number Nonpriority Creditor's Name Dept. Employment Security When was the debt incurred? POBox 4385 Benefit repayments Chicago, IL 60680-4385 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for information purposes ☐ Yes

Entered 12/07/17 18:56:41 Desc Main Filed 12/07/17 Case 17-36434 Doc 1 Page 28 of 71 Case number (if know) Document

Debtor 1 Guillermo Eustaquia Sanchez

4.2	TransUnion	Last 4 digits of account nu	mber	\$0.00
	Nonpriority Creditor's Name  Bankruptcy Department	When was the debt incurre		
	P.O.Box 1000			
	Chester, PA 19022  Number Street City State Zlp Code	As of the date you file, the	claim is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you file, the	ланн <b>15.</b> Спеск ан тас арру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY uns	ecured claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ah asina albana and akkan sinsilan dahata	
	■ No	•	sharing plans, and other similar debts	
	☐ Yes	Other. Specify for not	ice information purposes only	
Part	3: List Others to Be Notified About a D	oht That You Already Listed		
5. Use is ti hav noti	this page only if you have others to be notified rying to collect from you for a debt you owe to see more than one creditor for any of the debts the ified for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt someone else, list the original crec nat you listed in Parts 1 or 2, list th or submit this page.	that you already listed in Parts 1 or 2. For example litor in Parts 1 or 2, then list the collection agency e additional creditors here. If you do not have addi	here. Similarly, if you
	and Address of Chicago	On which entry in Part 1 or Part 2 or Line <b>4.14</b> of (Check one):	Ind you list the original creditor?  Part 1: Creditors with Priority Unsecured Claim	ne
Dep	artment of Revenue	Ento <u>111 1</u> of (Ghook ono).	Part 2: Creditors with Nonpriority Unsecured C	
	Box 88292		Tare 2. Groundle with Non-phorny Checoured C	Tall 110
Cnic	cago, IL 60680-1292	Last 4 digits of account number		
Nama	and Address	On which entry in Port 4 or Port 2 o	lid you liet the evisional evention?	
	and Address of Chicago	On which entry in Part 1 or Part 2 or Line <b>4.5</b> of ( <i>Check one</i> ):	□ Part 1: Creditors with Priority Unsecured Claim	IS
•	artment of Revenue Box 88292		Part 2: Creditors with Nonpriority Unsecured C	
Chic	cago, IL 60680-1292	Last 4 digits of account number		
	e and Address ris & Harris	On which entry in Part 1 or Part 2 or Line <b>4.5</b> of ( <i>Check one</i> ):	□ Part 1: Creditors with Priority Unsecured Claim	15
600	W Jackson Blvd, Suite 400	<u> </u>	Part 2: Creditors with Nonpriority Unsecured C	
Chic	cago, IL 60661	Last 4 digits of account number	,,,,,,,,	
	e and Address ept of Human Services	On which entry in Part 1 or Part 2 or Line <b>4.11</b> of ( <i>Check one</i> ):	lid you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claim	
	S. Clinton Street	Line 4.11 of (Check one).	■ Part 1: Creditors with Priority Unsecured Claim ■ Part 2: Creditors with Nonpriority Unsecured C	
	) 843-6154		Part 2: Creditors with Nonphority Unsecured C	iaims
Chic	cago, IL 60607	Last 4 digits of account number		
Nama	and Address		lid you liet the existent exaction?	
	e and Address Barger Goggan Blair &	On which entry in Part 1 or Part 2 or Line <b>4.5</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claim	ıs
Sam	npson	<u> </u>	Part 2: Creditors with Nonpriority Unsecured C	
	rneys at Law Box 06152		,	
_	cago, IL 60606-0152			
	<u>.</u>	Last 4 digits of account number		
Name	e and Address	On which entry in Part 1 or Part 2 or	lid you list the original creditor?	
Mira	Med Revenue Group	Line <b>4.15</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claim	IS
	Box77304		■ Part 2: Creditors with Nonpriority Unsecured C	laims
Detr	oit, MI	Last 4 digits of account number	4435	
Nome	e and Address	On which entry in Part 1 or Part 2 or		
rvaille	, ana , 1001533	on winon billy in Fail 1 Of Fail 2 C	na you not the original dicultur!	

Official Form 106 E/F

Entered 12/07/17 18:56:41 Desc Main Case 17-36434 Doc 1 Filed 12/07/17 Page 29 of 71 Case number (if know) Document

Debtor 1 Guillermo Eustaquia Sanchez

**RMP** P.O. Box 1022 Wixom, MI 48393-1022 Line **4.20** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 7780

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims	6f.	Student loans	6f.	\$ Total Claim 0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 51,721.67
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 51,721.67

	17/7/11/11		
mation to identify your	case:		
Guillermo Eustag	uia Sanchez		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
			☐ Check if this is an amended filing
	Guillermo Eustaq First Name	Guillermo Eustaquia Sanchez First Name Middle Name  First Name Middle Name	Guillermo Eustaquia Sanchez First Name Middle Name Last Name  First Name Middle Name Last Name

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Landlord

State what the contract or lease is for residential lease

		Docume	nt Page 31 c	of 71	
Fill in this	information to identify you	r case:			
Debtor 1	Guillermo Eusta	guia Sanchez			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
		Jahtana			_
Sched	lule H: Your Cod	reptors		12/1	5
	and case number (if knowr			as a codebtor.	
■ No □ Yes	3				
	hin the last 8 years, have yo a, California, Idaho, Louisiana			y? (Community property states and territories include ington, and Wisconsin.)	
	Go to line 3.  b. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?		
in line Form out Co	e 2 again as a codebtor only 106D), Schedule E/F (Officia olumn 2.	if that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person shoure you have listed the creditor on Schedule D (Off 16G). Use Schedule D, Schedule E/F, or Schedule G	ficial to fill
	Column 1: Your codebtor Name, Number, Street, City, State and I	ZIP Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	∌bt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			<u> </u>	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street				
	City	State	ZIP Code		

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 32 of 71

	in this information to idea	atify your or								
	in this information to idea btor 1 <b>Gu</b>		ıstaquia Sanchez							
	btor 2		•							
Uni	ited States Bankruptcy C	ourt for the:	NORTHERN DISTRIC	CT OF ILLINOIS						
	se number							ed filing ent showin	g postpetition ollowing date:	
0	fficial Form 10	<u>6l</u>					MM / DD/ `	/YYY		
S	chedule I: Yo	ur Inco	ome							12/15
spo atta	plying correct informat use. If you are separate ch a separate sheet to the separate sheet to be separate sheet sh	ed and you this form. ( ployment	r spouse is not filing wi	th you, do not incl	ude infor	mati	on about your sp case number (if	ouse. If mo known). A	ore space is	needed,
		one ich		☐ Employed			■ Empl		iiiig spouse	
	If you have more than one job, attach a separate page with information about additional	with	Employment status	■ Not employed				mployed		
	employers.  Include part-time, seas self-employed work.	onal, or	Occupation Employer's name							
	Occupation may includ or homemaker, if it app		Employer's address							
			How long employed the	here?						
Pai	rt 2: Give Details	About Mon	thly Income							
spoi	imate monthly income a use unless you are separ ou or your non-filing spou	ated.		,	·	,	, ,		•	J
	e space, attach a separa					•				,
							For Debtor 1		btor 2 or ing spouse	
2.	, ,	0 /	y, and commissions (be alculate what the monthl		2.	\$	0.00	\$	0.00	
3.	Estimate and list mor	nthly overti	me pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Incor	<b>ne.</b> Add lin	e 2 + line 3.		4.	\$	0.00	\$	0.00	

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 33 of 71

Deb	tor 1	Guillermo Eustaquia Sanchez	_	C	Case	number (if kn	nown)				
					For	r Debtor 1			Debtor		
	Сор	y line 4 here	4.		\$	0	0.00	\$	-filing s	0.00	
5.	l ist	all payroll deductions:									_
Ο.	5a.	Tax, Medicare, and Social Security deductions	5a		\$	•		\$		0.00	
	5a. 5b.	Mandatory contributions for retirement plans	5a 5b		\$ \$		0.00	\$ 		0.00	
	5c.	Voluntary contributions for retirement plans	5c.		\$ _		0.00	\$ 		0.00	_
	5d.	Required repayments of retirement fund loans	5d		<b>\$</b> -		0.00	\$_		0.00	
	5e.	Insurance	5e		\$		0.00	\$_		0.00	
	5f.	Domestic support obligations	5f.		<b>\$</b> -		0.00	\$		0.00	
	5g.	Union dues	5g	١.	\$		0.00	\$		0.00	
	5h.	Other deductions. Specify:	5h		\$		0.00	+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	0	0.00	\$		0.00	_ )
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0	0.00	\$		0.00	_ )
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c. 8d 8e	). 	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0 0 1,371	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00	
9.		· · · · · · · · · · · · · · · · · · ·	_ <sup>011</sup> 9.	Г	<u> </u>			\$			_
Э.	Auu	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	ð. ,	\$	_	1,371	.00	<u> </u>		0.0	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		1,371.00	+ \$		0.00	= \$	1,371.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				1,011100	'-		0.00	' -	1,01 1100
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your r friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							. 12.	\$	1,371.00
10	Da :	rou expect on increase or decrease within the year often year file this forms	2						'	Comb month	ined Ily income
13.	טס אַ	ou expect an increase or decrease within the year after you file this form	<b>'</b>								
	_	No. Yes Explain:									

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 34 of 71

			_		
Fill	in this information to identify your case:				
Deb	btor 1 Guillermo Eustaquia Sanchez		Che	ck if this is:	
	<u> </u>			An amended filing	
	btor 2				ving postpetition chapter
(Spo	pouse, if filing)			13 expenses as of	tne following date:
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT O	OF ILLINOIS		MM / DD / YYYY	
Cas	se number				
(If kı	known)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married performation. If more space is needed, attach another sheet mber (if known). Answer every question.				or supplying correct
Par	rt 1: Describe Your Household				
1.	Is this a joint case?				
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Ex	xpenses for Separate Hous	sehold of Deb	otor 2.	
		,			
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Fill out this informat each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No
2	De verm emerce include				☐ Yes
3.	Do your expenses include expenses of people other than				
	yourself and your dependents?				
Dor	rt 2: Estimate Your Ongoing Monthly Expenses				
Est exp	timate your expenses as of your bankruptcy filing date upenses as of a date after the bankruptcy is filed. If this is plicable date.				
the	clude expenses paid for with non-cash government assisted value of such assistance and have included it on Scheol			Your expe	oneae
(Ott	fficial Form 106l.)			Tour expe	511363
4.	The rental or home ownership expenses for your reside payments and any rent for the ground or lot.	dence. Include first mortga	ge 4. :	\$	0.00
	If not included in line 4:				
	4a. Real estate taxes		40	¢	0.00
	<ul><li>4a. Real estate taxes</li><li>4b. Property, homeowner's, or renter's insurance</li></ul>		4a. 3 4b. 3	·	0.00 74.19
	4c. Home maintenance, repair, and upkeep expenses		4c.	·	0.00
	4d. Homeowner's association or condominium dues			\$	0.00
5.	Additional mortgage payments for your residence, suc	ch as home equity loans	5.	·	0.00

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 35 of 71

Debte	or 1 Guillern	no Eustaquia Sanchez	Case num	ber (if known)	
6.	Utilities:				
-		/, heat, natural gas	6a.	\$	64.00
		ewer, garbage collection	6b.	\$	21.81
		e, cell phone, Internet, satellite, and cable services	6c.	·	48.00
	6d. Other. Sp		6d.	·	0.00
		sekeeping supplies	ou. 7.	·	
		. •		·	200.00
		children's education costs	8.	\$	0.00
	-	dry, and dry cleaning	9.	\$	25.00
		products and services	10.	·	25.00
		ental expenses	11.	\$	20.00
		Include gas, maintenance, bus or train fare.	12.	\$	20.00
	Do not include of			·	
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		tributions and religious donations	14.	<b>&gt;</b>	0.00
	Insurance.	and the state of financial and the state of			
		nsurance deducted from your pay or included in lines 4 or 20.	150	¢	07.00
	15a. Life insur		15a.	·	27.00
	15b. Health in:		15b.	·	64.00
	15c. Vehicle ir		15c.	·	128.00
		urance. Specify:	15d.	\$	0.00
		nclude taxes deducted from your pay or included in lines 4 or 20.		_	
	Specify:		16.	\$	0.00
		lease payments:			
		nents for Vehicle 1	17a.	\$	0.00
	17b. Car paym	nents for Vehicle 2	17b.	\$	0.00
	17c. Other. Sp	pecify:	17c.	\$	0.00
	17d. Other. Sp	pecify:	17d.	\$	0.00
3.	Your payments	s of alimony, maintenance, and support that you did not report as	<u> </u>		
		your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.	\$	0.00
9.	Other payment	ts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Scho			
	20a. Mortgage	es on other property	20a.	\$	0.00
	20b. Real esta	ate taxes	20b.	\$	0.00
	20c. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintena	nce, repair, and upkeep expenses	20d.	\$	0.00
		ner's association or condominium dues	20e.		0.00
	Other: Specify:		21.	·	0.00
•	Other. Specify.			-Ψ	0.00
2.	Calculate your	monthly expenses			
	22a. Add lines 4	4 through 21.		\$	717.00
	22b. Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
		2a and 22b. The result is your monthly expenses.		\$	717.00
	ZZU. MUU III IE ZZ	La and ZZD. The result is your monthly expenses.		φ	717.00
3.	Calculate your	monthly net income.			
	•	e 12 (your combined monthly income) from Schedule I.	23a.	\$	1,371.00
		ir monthly expenses from line 22c above.	23b.	·	717.00
			200.		717.00
	23c. Subtract	your monthly expenses from your monthly income.			
		It is your monthly net income.	23c.	\$	654.00
	.110 1000	, , , , , , , , , , , , , , , , , , ,		<u> </u>	
4.	Do you expect	an increase or decrease in your expenses within the year after yo	ou file this	form?	
	For example, do y	ou expect to finish paying for your car loan within the year or do you expect you			or decrease because o
	modification to the	e terms of your mortgage?			
	■ No.				
		Explain here:			
	■ No. □ Yes.	Explain here:			

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 36 of 71

Fill in this inform	nation to identify your	case:			
Debtor 1	Guillermo Eustad	uia Sanchez			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forn	n 106Dec				
Doclarat	ion About s	ın Individual	Dobtor's	Schodulos	
Declarat	IOII ADOUL 8	<u> </u>	Depiol 3	ocifedules	12/15
If two married pe	eople are filing togethe	r, both are equally respo	nsible for supplying	correct information.	
obtaining money		n connection with a bank			tement, concealing property, or 00, or imprisonment for up to 20
01	- Dalam				
Sigi	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill o	ut bankruptcy forms?	
■ No					
☐ Yes. N	Name of person			Attach Bar	nkruptcy Petition Preparer's Notice,
				Declaration	n, and Signature (Official Form 119)
•	lty of perjury, I declare e true and correct.	that I have read the sum	mary and schedules	filed with this declarati	on and
X /s/ Gui	llermo Eustaquia Sa	nchez	Х		
Guiller	mo Eustaquia Sanci re of Debtor 1			e of Debtor 2	

Date

Date November 26, 2017

## Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 37 of 71

D 11 4				
Debtor 1	Guillermo Eustaq	uia Sanchez		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle None	r-an-	
(Spouse II, IIIIng)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)	*			☐ Check if this is an
				amended filing
Jeciara	uon About a	n individual	Debtor's Sche	edules 12/
two married p	people are filing together	, both are equally respon	nsible for supplying correct i	information.
Sig	gn Below			
		one who is NOT an attor	ney to help you fill out bankr	uptcy forms?
		one who is NOT an attor	ney to help you fill out bankr	uptcy forms?
Did you pa		one who is NOT an attor	ney to help you fill out bankr	
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankr	uptcy forms?  Attach Bankruptcy Petition Preparer's Notice Declaration, and Signature (Official Form 11
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bankr	Attach Bankruptcy Petition Preparer's Notice
Did you particle.  No Yes.	nay or agree to pay some		ney to help you fill out bankr	Attach Bankruptcy Petition Preparer's Notice  Declaration, and Signature (Official Form 11
Did you particle.  No Yes.  Under pentithat they are	Name of person  alty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules filed wit	Attach Bankruptcy Petition Preparer's Notice  Declaration, and Signature (Official Form 11
Did you part No Yes.  Under pent that they are X /s/ Gu Guille	Name of person	that I have read the sum	mary and schedules filed wit	Attach Bankruptcy Petition Preparer's Notice Declaration, and Signature (Official Form 11 th this declaration and

## Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 38 of 71

									_	
Fill	in th	is inform	ation to identify you	r case:						
Deb	otor 1		Guillermo Eusta	guia Sand	hez					
			First Name	•	dle Name		Last Name			
	otor 2 use if, f	filing)	First Name	Mide	dle Name		Last Name			
Uni	ted S	tates Ban	kruptcy Court for the:	NORTH	ERN DISTRICT	OF ILL	INOIS			
	se nur	mber							_	neck if this is an nended filing
Sta	ateı	ment					ls Filing for E			4/1:
info	rmati	on. If mo		attach a se			ing together, both are orm. On the top of an			
Par	t 1:	Give De	etails About Your Ma	rital Status	and Where You	u Live	d Before			
1.	Wha	t is your	current marital statu	ıs?						
		Married Not marr	ied							
2.	Duri	ng the la	st 3 years, have you	lived anyw	here other than	where	e you live now?			
	_	No								
			all of the places you I	ived in the l	ast 3 years. Do n	ot incl	ude where you live nov	w.		
	Deb	otor 1 Pri	or Address:		Dates Debtor 1 lived there		Debtor 2 Prior Ad	ddress:		Dates Debtor 2 lived there
3. state							uivalent in a commur New Mexico, Puerto R			<b>?</b> (Community property sconsin.)
		No Yes. Mak	se sure you fill out <i>Scl</i>	nedule H: Yo	our Codebtors (O	official	Form 106H).			
Par	t 2	Explain	the Sources of You	r Income						
4.	Fill in	the total	amount of income yo	u received f	rom all jobs and	all bus	usiness during this y sinesses, including part ether, list it only once u	t-time activities.	previous calen	dar years?
		No Yes. Fill i	in the details.							
				Debtor 1				Debtor 2		
				Sources of Check all to		(be	oss income efore deductions and clusions)	Sources of i		Gross income (before deductions and exclusions)

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 39 of 71 Case number (if known) Document

Debtor 1 Guillermo Eustaquia Sanchez

5.	Did y	you receive any	y other income during	this y	ear or the two	previous calendar	years?
----	-------	-----------------	-----------------------	--------	----------------	-------------------	--------

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

|--|--|

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	property sold	\$3,388.00		
	property sold	\$3,388.00		
	Social Security Administration	\$9,597.00		
	Social Security Administration	\$9,597.00		
For last calendar year: (January 1 to December 31, 2016)	property sold	\$5,808.00		
	property sold	\$5,808.00		
	Social Security Administration	\$16,452.00		
	Social Security Administration	\$16,452.00		
For the calendar year before that: (January 1 to December 31, 2015 )	property sold	\$5,808.00		
	property sold	\$5,808.00		
	Social Security Administration	\$16,452.00		
	Social Security Administration	\$16,452.00		
	·			

#### List Certain Payments You Made Before You Filed for Bankruptcy

ο.	Are eitner	Deptor 1's	or L	Deptor 2	2 S	aepts	primarily	consumer	aepts?

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Case 17-36434 Doc 1 Page 40 of 71
Case number (if known) Document

Debtor 1 Guillermo Eustaquia Sanchez

Yes.	Debtor 1 or Debtor 2 or both	have primarily consumer debts.
100.	Debter 1 of Debter 2 of Betil	nave primarily consumer accis.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No. Go to line 7.

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount	Amount you	Was this payment for
Bank of America p.o. box 31785 Tampa, FL 33631-2836	5/1/2017, 6/1/2017, 7/1/2017	paid \$1,332.00	still owe \$50,077.00	■ Mortgage □ Car □ Credit Card □ Loan Repayment □ Suppliers or vendors □ Other
Bank of America p.o. box 31785 Tampa, FL 33631-2836	5/1/2017, 6/1/2017, 7/1/2017	\$1,332.00	\$50,077.00	■ Mortgage □ Car □ Credit Card □ Loan Repayment □ Suppliers or vendors □ Other
bank of America P.O Box 851001 Dallas, TX 75285-1001	5/3/2017,6/03/2017 ,7/03/2017	\$600.00	\$15,389.65	☐ Mortgage ☐ Car ■ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other
bank of America P.O Box 851001 Dallas, TX 75285-1001	5/3/2017,6/03/2017 ,7/03/2017	\$600.00	\$15,389.65	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>■ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>
Bank of America P.O. Box 851001 Dallas, TX 75285-1001	5/1/2017,6/1/2017, 7/1/2017	\$950.00	\$14,751.00	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>☐ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>
Bank of America P.O. Box 851001 Dallas, TX 75285-1001	5/1/2017,6/1/2017, 7/1/2017	\$950.00	\$14,751.00	☐ Mortgage ☐ Car ■ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 41 of 71 Case number (if known) Document

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Chase Bank P.O box1423 Charlotte, NC 28201-1423	4/25/2017,5/25/201 7,6/25/2017	\$1,200.00	\$14,761.00	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>■ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>
	Chase Bank P.O box1423 Charlotte, NC 28201-1423	4/25/2017,5/25/201 7,6/25/2017	\$1,200.00	\$14,761.00	<ul> <li>☐ Mortgage</li> <li>☐ Car</li> <li>■ Credit Card</li> <li>☐ Loan Repayment</li> <li>☐ Suppliers or vendors</li> <li>☐ Other</li> </ul>
7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen- control, or owner of 20% of	eral partners; partner r more of their voting	erships of which you g securities; and ar	u are a general partner; corporations by managing agent, including one for
	Yes. List all payments to an insider.				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos  No Yes. List all payments to an insider		ments or transfer a	ny property on ac	count of a debt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Par	t 4: Identify Legal Actions, Repossession	is, and Foreclosures	•		
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cy, were you a party in an			
	Case title Case number	Nature of the case	Court or agency		Status of the case
	vs Debtor (See schedule F for details)	Breach of Contracts - failure to pay for goods and services rendered	Daley Center, C of Cook Coun	Circuit Court	☐ Pending ☐ On appeal ☐ Concluded  Judgments

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 42 of 71
Case number (if known) Document

10.	Within 1 year before you filed for bankruptcy Check all that apply and fill in the details below.		as any of your property repossessed, foreclosed	, garnished, attache	ed, seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>				
	Creditor Name and Address	Des	scribe the Property	Date	Value of the
		Exp	plain what happened		property
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment because No ☐ Yes. Fill in the details.	ause		stitution, set off any	amounts from your
	Creditor Name and Address	Des	scribe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankruptcy court-appointed receiver, a custodian, or and No Yes		as any of your property in the possession of an a er official?	assignee for the ber	nefit of creditors, a
Par	t 5: List Certain Gifts and Contributions				
		tcy, d	lid you give any gifts with a total value of more the	nan \$600 per persor	n? Value
	per person		Joseph John Garage	the gifts	valuo
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrupto  ■ No □ Yes. Fill in the details for each gift or contri		lid you give any gifts or contributions with a tota on.	I value of more than	n \$600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	or gambling?  ■ No	y or	since you filed for bankruptcy, did you lose anyt	hing because of the	eft, fire, other disaster
	Yes. Fill in the details.  Describe the property you lost and  Describe the property you lost and	secri	be any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred Inc	clude	the amount that insurance has paid. List pending acc claims on line 33 of Schedule A/B: Property.	loss	Value of property lost
Par	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or prep	parir	d you or anyone else acting on your behalf pay on go a bankruptcy petition? s, or credit counseling agencies for services required		
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 43 of 71 Case number (if known) Document

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any proper transferred	•	Date payment or transfer was made	Amount of payment
	Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604	\$310 Court Filing Fee			\$310.00
	Credit Counseling provider	\$22 Credit Counseling Course - chooses his/her provider, each provider charges different amou their services.	unts for	debtor pays directly to the Credit Counseling Course provider they choose	\$22.00
	Law Firm Attorney Fees	\$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant contract, does not include \$310 filing fee.	to		\$550.00
	Financial Management Course provider	\$15-60 Financial Management D Education Course provider, dek chooses his/her provider, each provider charges different amou their services.	otor unts for	debtor pays directly to Debtor Education/Fin ancial Management provider they choose	\$15.00
17.	Within 1 year before you filed for bankruptcy, d promised to help you deal with your creditors of Do not include any payment or transfer that you lis	or to make payments to your creditors		transfer any prope	rty to anyone who
	■ No				
	☐ Yes. Fill in the details.  Person Who Was Paid  Address	Description and value of any proper transferred	-	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin Include both outright transfers and transfers made include gifts and transfers that you have already list.  No Yes. Fill in the details.	ness or financial affairs? as security (such as the granting of a sec			
	Person Who Received Transfer Address  Person's relationship to you	Description and value of property transferred		y property or eceived or debts lange	Date transfer was made
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection No		lf-settled trus	t or similar device	of which you are a
	Yes. Fill in the details.  Name of trust	Description and value of the proper	ty transferred	I	Date Transfer was

Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Case 17-36434 Doc 1 Page 44 of 71
Case number (if known) Document

Debtor 1 **Guillermo Eustaquia Sanchez** 

Pai	rt 8: List of Certain Financial Accour	nts, Instru	uments, Safe Depo	sit Boxes, and St	orage Unit	es.			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage								
	houses, pension funds, cooperatives,  No	associa	tions, and other fin	ancial institution	S.				
	☐ Yes. Fill in the details.								
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		ast 4 digits of ccount number	Type of accordinstrument	unt or	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer	
21.	Do you now have, or did you have wit cash, or other valuables?	hin 1 yea	r before you filed f	or bankruptcy, aı	ny safe dep	oosit box or other depo	sito	ry for securities,	
	■ No								
	Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP C	Code)	Who else had a Address (Number State and ZIP Code)		Describe	the contents		Do you still have it?	
22.	Have you stored property in a storage	unit or p	place other than yo	ur home within 1	year befor	re you filed for bankrup	tcy?	,	
	■ No								
	☐ Yes. Fill in the details.	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP C	Code)	Who else has o to it? Address (Number State and ZIP Code)		Describe	the contents		Do you still have it?	
Dai	rt 9: Identify Property You Hold or Co	ontrol for	· Someone Fise						
	Do you hold or control any property the for someone.			clude any proper	ty you bor	rowed from, are storing	for	or hold in trust	
	_								
	■ No								
	Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP C	code)	Where is the pro (Number, Street, City Code)		Describe	the property		Value	
Pai	rt 10: Give Details About Environment	tal Inforn	nation						
For	the purpose of Part 10, the following d	efinitions	s apply:						
	Environmental law means any federal toxic substances, wastes, or material regulations controlling the cleanup of	into the	air, land, soil, surfa	ice water, ground					
	Site means any location, facility, or pr			y environmental l	aw, wheth	er you now own, opera	te, c	r utilize it or used	
	Hazardous material means anything a hazardous material, pollutant, contam			s as a hazardous	waste, ha	zardous substance, tox	cic s	ubstance,	
Rep	port all notices, releases, and proceeding	ngs that y	ou know about, re	gardless of when	they occu	ırred.			
24.	Has any governmental unit notified yo	ou that yo	ou may be liable or	potentially liable	under or i	n violation of an enviro	nme	ntal law?	
	■ No								
	Yes. Fill in the details.								
	Name of site	\d_\	Governmental u	ınit	Enviro	onmental law, if you		Date of notice	

ZIP Code)

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 45 of 71
Case number (if known) Document Debtor 1 Guillermo Eustaquia Sanchez

25.	Have you notified any governmental unit of any release of hazardous material?								
		No Yes. Fill in the details.							
		nme of site ddress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
		No Yes. Fill in the details.							
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	t 11	: Give Details About Your Business or	r Con	nections to Any Business					
		hin 4 years before you filed for bankrup  A sole proprietor or self-employed  A member of a limited liability com  A partner in a partnership  An officer, director, or managing expands an owner of at least 5% of the voting	in a final pany	did you own a business or have an trade, profession, or other activity, (LLC) or limited liability partnersh tive of a corporation equity securities of a corporation	eith ip (L	er full-time or part-time	y business?		
		No. None of the above applies. Go to Part 12.							
	Ad	Yes. Check all that apply above and finisiness Name Idress Imber, Street, City, State and ZIP Code)	De	he details below for each business scribe the nature of the business me of accountant or bookkeeper	5.	Employer Identification number Do not include Social Security Dates business existed			
28.		thin 2 years before you filed for bankrup titutions, creditors, or other parties.  No  Yes. Fill in the details below.	otcy,	did you give a financial statement t	to ar	nyone about your business? Incl	ude all financial		
	Na Ad	nme Idress Imber, Street, City, State and ZIP Code)	Da	te Issued					
Par	t 12	: Sign Below							
are t	true a b	ead the answers on this <i>Statement of Fi</i> and correct. I understand that making a ankruptcy case can result in fines up to C. §§ 152, 1341, 1519, and 3571.	a fals	e statement, concealing property,	or o	btaining money or property by fr			
Gu	iller	llermo Eustaquia Sanchez rmo Eustaquia Sanchez ure of Debtor 1		Signature of Debtor 2					
Dat	e _	November 26, 2017	_	Date					
Did □ N ■ Y	lo	attach additional pages to Your Statem	ent d	of Financial Affairs for Individuals I	Filinę	g for Bankruptcy (Official Form 1	07)?		
Did ■ N	-	pay or agree to pay someone who is no	ot an	attorney to help you fill out bankru	ıptcy	y forms?			
		Name of Person Attach the <i>Bankn</i> orm 107 <b>Stater</b>		Petition Preparer's Notice, Declaration of Financial Affairs for Individuals Filing			page 8		

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Page 46 of 71 Case number (if known) Document

## Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 47 of 71

Fill in this inform	nation to identify your	case:					
Debtor 1	Guillermo Eustad	quia Sanchez					
	First Name	Middle Name		Last Name			
Debtor 2 (Spouse if, filing)	First Name						
(opodac ii, iiii ig)	riist Name	Middle Name		Last Name	I I I I I I I I I I I I I I I I I I I		
United States Bar	nkruptcy Court for the:	NORTHERN DISTR	RICT OF IL	LINOIS			
Case number							
(if known)						☐ Check if this is an amended filing	
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Official For							
Statement	of Financial A	Affairs for Ind	ividua	ls Filing fo	r Rankrunto		
Be as complete a	nd accurate as possib	lo If two weeks a	1		Dankiapto	sible for supplying correct	4/
Part 12: Sign B I have read the an are true and corre	swers on this Stateme	ent of Financial Affair	rs and any	attachments, an	d I declare under pe	nalty of perjury that the answ or property by fraud in connec	ers/
	case can result in fin 1341, 1519, and 3571.	es up to \$250,000, or	imprison	ment for up to 20	years, or both.	or property by fraud in conne	ction
/s/ Guillermo E	ustaquia Sanchez	LE Sours	ı				
Guillermo Eust Signature of Deb	aguia Sanchez		nature of	Debtor 2			
Date November	er 26, 2017	Da	te	ř			
Did you attach add	ditional pages to Your	Statement of Finance	ial Affairs	for Individuals Fi	iling for Bankruptov	(Official Form 407)2	
No					g ioi Bankruptcy	(Official Form 107)?	
☐ Yes							
Did you pay or agr ■ No	ree to pay someone w	ho is not an attorney	to help yo	ou fill out bankrup	otcy forms?		
☐ Yes. Name of Pe	erson Attach the	Bankruptcy Petition F	<sup>o</sup> reparer's	Notice, Declaration	n, and Signature (Offi	cial Form 119).	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

С	hapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - The Debtor and Attorney have entered into an advance payment retainer for pre-confirmation work including but not limited to the preparation of the petition and plan filing of the case and any amendments necessary for confirmation.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$550.00 toward the flat fee, leaving a balance due of \$3,450.00; and \$53.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 26, 2017	ar to appear in court to coject.	
Signed:		
/s/ Guillermo Eustaquia Sanchez	/s/ S.M.deRath, Esq.	
Guillermo Eustaquia Sanchez	S.M.deRath, Esq.	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amoun	its are blank.	

**Local Bankruptcy Form 23c** 

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

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(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
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- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
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    The Debtor and Attorney have entered into an advance payment retainer for pre-confirmation work including but not limited to the preparation of the petition and plan filing
    - of the case and any amendments necessary for confirmation.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received , \$550.00

toward the flat fee, leaving a balance due of \$3,450.00; and \$53.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 26, 2017		
Signed: & & Sovely		
/s/ Guillermo Eustaquia Sanchez	/s/ S.M.deRath, Esq.	
Guillermo Eustaquia Sanchez	S.M.deRath, Esq.	
	Attorney for the Debtor(s)	
/s/ Alicia P. Sanchez		
Alicia P. Sanchez		
Debtor(s)		

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c** 

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

(Signature Page)

Date: November 26, 2017

Signed:

/s/ Guillermo Eustaquia Sanchez

/s/ S.M.deRath, Esq.

Guillermo Eustaquia Sanchez

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 65 of 71

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court**Northern District of Illinois

In 1	re	Guillermo Eustaqu	ia Sanchez		Case No.		
				Debtor(s)	Chapter	13	
		DISCLO	OSURE OF COMPENSAT	TION OF ATTOI	RNEY FOR DE	EBTOR(S)	
1.	COI	mpensation paid to me v	29(a) and Fed. Bankr. P. 2016(b), I ce within one year before the filing of the debtor(s) in contemplation of or in	e petition in bankruptcy,	, or agreed to be paid	to me, for services i	nt rendered or to
		For legal services, I h	ave agreed to accept		\$	4,000.00	
		Prior to the filing of the	his statement I have received		\$	550.00	
		Balance Due			\$	3,450.00	
2.	\$_	<b>310.00</b> of the filing	g fee has been paid.				
3.	Th	e source of the compens	sation paid to me was:				
		■ Debtor □	Other (specify):				
4.	Th	e source of compensation	on to be paid to me is:				
		■ Debtor □	Other (specify):				
5.	•	I have not agreed to sh	are the above-disclosed compensation	n with any other person	unless they are mem	bers and associates of	of my law firm.
			the above-disclosed compensation wi , together with a list of the names of t				law firm. A
6.	In	return for the above-dis	closed fee, I have agreed to render leg	gal service for all aspect	ts of the bankruptcy c	ase, including:	
	b. c.	Preparation and filing of	s financial situation, and rendering ad of any petition, schedules, statement of lebtor at the meeting of creditors and eeded]	of affairs and plan which	n may be required;	-	kruptcy;
7.	Ву	agreement with the deb	otor(s), the above-disclosed fee does n	not include the following	g service:		
			CER	RTIFICATION			
this		ertify that the foregoing kruptcy proceeding.	is a complete statement of any agreer	ment or arrangement for	payment to me for re	epresentation of the	debtor(s) in
	Nον	ember 26, 2017		/s/ S.M.deRath, E	sq.		
-	Date	e		S.M.deRath, Esq.	•		
				Signature of Attorne			
				Attorney S.M.de   233 S. Wacker Dr			
				Chicago, IL 6060			
				312-283-8606	<u> </u>		
				Name of law firm			

Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 66 of 71

B2030 (Form 2030) (12/15)

#### United States Bankruptcy Court Northern District of Illinois

11	Guillerino Eustaquia Sanchez		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEV FOR DE	PRTAD(C)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	), I certify that I am the attor	ney for the above nam	ned debtor(s) and that	ndered or to
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	550.00	
	Balance Due		\$	3,450.00	
2.	\$_310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are memb	ers and associates of	my law C
	☐ I have agreed to share the above-disclosed compensatio copy of the agreement, together with a list of the names	in with a parson or marson			
6.	In return for the above-disclosed fee, I have agreed to rende				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> </ul>	g advice to the debtor in dete	ermining whether to fi	le a petition in bankr	uptcy;
7.	By agreement with the debtor(s), the above-disclosed fee do	es not include the following	service:		
	C	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.		payment to me for rep	presentation of the de	btor(s) in
1	November 26, 2017	/s/ S.M.deRath, Es	a a		
1	Date	S.M.deRath, Esq.	sq.		
		Signature of Attorney	v		
		Attorney S.M.de R	Rath, Esq.		
		233 S. Wacker Dr,	84th FL		
		Chicago, IL 60606 312-283-8606			
		Name of law firm			

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### Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 67 of 71

#### **United States Bankruptcy Court** Northern District of Illinois

In re	Guillermo Eustaquia Sanchez		Case No.				
		Debtor(s)	Chapter	13			
	VERIFICATION OF CREDITOR MATRIX						
		Number of C	Creditors:	30			
	The above-named Debtor(s) hereby (our) knowledge.	verifies that the list of creditor	ors is true and	correct to the best of my			
Date:	November 26, 2017	/s/ Guillermo Eustaquia Sanche Guillermo Eustaquia Sanchez Signature of Debtor	ez				

# Case 17-36434 Doc 1 Filed 12/07/17 Entered 12/07/17 18:56:41 Desc Main Document Page 68 of 71

#### United States Bankruptcy Court Northern District of Illinois

		rior therm Bistrict or thinions		
In re	Guillermo Eustaquia Sanchez		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of (	Creditors:	30
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and co	orrect to the best of my
Date:	November 26, 2017	Is/ Guillermo Eustaquia Sanche Guillermo Eustaquia Sanchez Signature of Debtor	ez ha	Sarchy

Bank Of America Po Box 982238 El Paso, TX 79998

Bank of America P.O. Box 851001 Dallas, TX 75285-1001

BANK OF AMERICA PO BOX 31785 TAMPA, FL 33631

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank/Sears Citicorp Credit Services/Attn: Centraliz Po Bopx 790040 Saint Louis, MO 63179

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001 Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

Landlord

Lasalle National Ban 3985 N Milwaukee Ave Chicago, IL 60641

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

mira med revenue group P.O.Box 77000 Detroit, MI 48277-0304

MiraMed Revenue Group P.O.Box77304 Detroit, MI

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Northwestern Medical 28155 Netwoek Place Chicago, IL 60673-1281

Northwestern Medical 28155 Network Place Chicago, IL 60673-1281

Peoples Gas Chicago, IL 60687-0001

Real Time Resolutions Attn: Bankruptcy Po Box 36655 Dallas, TX 75235

RMP P.O. box 1022 Wixom, MI 48393-1022

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022